

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 25-12807-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia A. Mroz  
193 Fulton Street  
Woodbridge, NJ 07095

Social Security No.:  
xxx-xx-1560

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 5/21/25  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: April 11, 2025  
JAN: wdr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Patricia A. Mroz  
Debtor

Case No. 25-12807-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 11, 2025

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db	+ Patricia A. Mroz, 193 Fulton Street, Woodbridge, NJ 07095-2641
520590149	+ Kenneth Mroz, 193 Fulton Street, Woodbridge, NJ 07095-2641
520590151	+ Martone & Uhlmann, 777 Passaic Avenue, #535, Clifton, NJ 07012-1874

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2025 21:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 11 2025 21:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520590147	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 11 2025 21:35:54	Chase, PO Box 15298, Wilmington, DE 19850-5298
520590148	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 11 2025 21:26:00	JP Morgan Chase Bank, C/O National Bankruptcy Services, PO Box 9013, Addison, TX 75001-9013
520618039	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 11 2025 21:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520590152	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2025 21:25:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520590150	*+	Kenneth Mroz, 193 Fulton Street, Woodbridge, NJ 07095-2641
520590153	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 11, 2025

Form ID: 132

Total Noticed: 9

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew G. Greenberg	on behalf of Debtor Patricia A. Mroz a.greenberglawfirm@verizon.net
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com, Bky@martonelaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5